

NOVEMBER 1985

# PROFILE



TEAMWORK FUELS SERVICE PROJECTS



# PROFILE



Blue Cross  
Blue Shield  
of Florida

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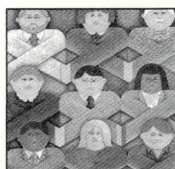
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Teamwork is essential to providing superior service. George Werth illustrates this on the cover, using colored pencil on Canson paper.

November 1985 Vol. 34, No. 7

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# PLAN TO OFFER SAVINGS PROGRAM TO EMPLOYEES

Major Benefit to Be Added in 1986

A major upgrade is planned for the employee benefits package in 1986, according to **Mike Estes**, director of Compensation and Benefits. The upgrade will be a Salary Deferral Savings Program designed to help employees gain financial security. A full explanation of the program will be presented at employee meetings in December.

"The Salary Deferral Savings Program has numerous advantages," said Estes. "One, your contributions are taken directly out of your paycheck, which makes budgeting easy and automatic. Two, you are not limited to a \$2,000 annual contribution as in an IRA, but may save anywhere from one percent to 10 percent of your salary. Three, the Plan makes additional matching contributions to your account. Four, savings are accumulated tax-free, which reduces your Federal income taxes. And five, you may invest your savings in any of three different investment funds."

To enroll in the program, an employee agrees to make regular contributions to the program via payroll deduction. The contributions go into the program on a pre-tax basis. That is, they reduce the individual's Federal income tax deduction on his or her paycheck. In addition, for every dollar contributed (up to 6 percent of salary), the Plan will make a matching contribution of 50 cents on the dollar. All of this money is invested within the individual's own savings account. Earnings also accumulate free of taxes. Individuals can collect the savings if they terminate employment, retire, die or become disabled. "Many employers throughout the

country are offering salary deferral programs, or 401(K) plans as they are otherwise known," said Estes. "We at Blue Cross and Blue Shield of Florida are striving to provide competitive benefits."

## Other Benefits

Besides the new savings plan, all of the regular benefits will be back, including the extra designated floating holiday. Benefits currently add 37½ cents of real income to each dollar an employee earns. So essentially employees make one-third more than their salaries indicate. For example, an employee making \$10,000 per year receives approximately \$3,750 more in the form of benefits.

One of the major benefits at Blue Cross and Blue Shield of Florida is health insurance. "Few companies offer such a generous health insurance program," said Estes. "Our employees are well protected."

## Salaries

No announcements on salaries can be made yet. However, Estes said that an increase this year is likely. Increases each year are based on national and local norms.

"From September to November, we re-examine the data," said Estes. "Exempt positions in the Corporation are compared with similar positions nationwide. Then we can set our salaries so that they are competitive." Non-exempt positions are compared with similar positions in Jacksonville to ensure appropriateness, according to Estes.

## Input Appreciated

Because the Corporation is changing and growing, the Compensation and Benefits Department seeks employee input on the salary and benefit structure. "We have new subsidiaries, new positions and an influx of professional staff," said Estes. "We have excellent benefits, but we can change our system if other benefits are more appropriate. We have to be ready to fill the changing needs of tomorrow in order to keep the best people."

If you have any suggestions regarding benefit or salary structures, please contact the staff in the Compensation and Benefits Department.

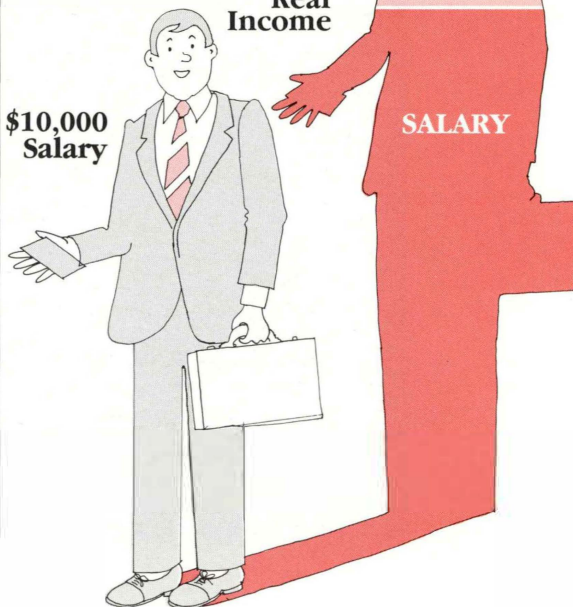
## Current Employee Benefits Package

Government Mandated:  
Social Security  
Workers' Compensation  
Unemployment Compensation

|                       |                      |
|-----------------------|----------------------|
| Paid Time Off:        | Insured:             |
| Vacation              | Health Care          |
| Holidays              | Dental               |
| PPL                   | Assistance           |
| Short-Term Disability | Life Insurance       |
|                       | Long-Term Disability |

Others:  
Pension  
Tuition Reimbursement  
Dispensary  
Salary Deferral **\$13,750 Real Income**

**\$10,000 Salary**









# SUPERIOR CUSTOMER SERVICE PROJECTS UNDER WAY

**S**everal projects, designed to enhance the quality of service to customers, are under way throughout the Corporation. Following are a few of the areas that have been targeted for special projects and efforts as a result of the analyses of the Superior Customer Service Work Group.

## Quality Improvement Rate

According to **Jan-Jan Lam**, manager of Quality Control Analysis, the Consumer Research Unit has established a mechanism for determining the level of satisfaction experienced by people who have received a service from the corporation.

"We're primarily interested in the customer's perspective," said Lam. "Our goal is not only to identify service problems but also to prevent their occurrence in the first place," she added.

Lam said problem prevention is what the new In-Line Audit Program is all about. The program provides a mechanism for pinpointing problems and their causes on an individual basis. "We provide employees with constructive feedback so they can deliver quality service," Lam said. She emphasized that the In-Line Audit Program is not one of fault-finding or finger-pointing. "It enables us to educate our employees on an ongoing basis according to actual need. Our employees continue to improve their performance because they are growing increasingly knowledgeable, and, because the numbers and types of errors are reduced, our quality of service improves," she said.

## New Employee Orientation Revamped

The New Employee Orientation Program is currently being overhauled. "The orientation program provides fertile ground for instilling in new employees the importance of quality service to the survival of the corporation," said **Jeanette Bajalia**, manager, Employment.

Bajalia said the new program was being put together with the primary purpose of giving new employees a feel for the corporate philosophy and a sense of the history of Blue Cross and Blue Shield of Florida. "And there can't be a more appropriate time than orientation for a new employee to adopt the commitment of superior customer service as our corporate mission," she said.

## Systems Enhancements

A variety of endeavors is being undertaken in Systems that should either directly or indirectly improve the quality of customer service. One of the Corporation's newest changes for improving customer service involves a realignment into specific market segments. Systems is simultaneously restructuring its support efforts to ensure that each market segment is regularly supported by a specifically assigned team, according to **Dave Dingfield**, vice president for Information Systems and Operations.

Dingfield said that eventually each user will be assigned a business consultant or consulting team. Each consultant will have a detailed working knowledge of his or her as-

signed area. "By understanding the business requirements of his or her respective area, the consultant will be able to help the user define his system needs in the most effective and cost-efficient way possible," said Dingfield.

Improved coordination for smaller scale software maintenance and enhancements is on the horizon, said Dingfield. Essentially, users will have an identifiable face to contact for help and problem resolution.

Systems is improving service to customers through improved quality service to its internal customers. In addition, a product development area that will provide a "sterile" environment for developing and testing new software is being created. "This area will have minimal contact with users but will instead concentrate on high technology and high productivity," said Dingfield.

Systems is also involved in more direct customer service activities. The area is involved in the evaluation, analysis and design of new claims processing systems. Their criteria: flexible, accurate, timely, and consistent claims processing.

## Comprehensive Benefit Network

The Comprehensive Benefit Network (CBN) project was initiated in late 1984 and the first twelve groups were implemented in October 1985. The project was designed to support Major Medical, Comprehensive, Preferred Patient Care, and State Group lines of business, said **Lynda Dedmon**, manager of Benefits Administration.

(Continued on Page 13)



# UPDATE: PARTNERS IN QUALITY CHANGE

An Ongoing Effort

**T**he Partners in Quality Change (PIQC) effort is progressing. Through extensive surveys and one-on-one interviews, Private Business Operations (PBO) has collected a tremendous amount of information.

According to **Larry Payne**, vice president of Private Business Claims, a number of recommendations will be made from the information provided by PBO employees. In addition, forty issues and suggestions have become apparent through the PIQC Action Line.

The Action Line, which is available to all PBO employees for four hours every working day, became operational on Oct. 17. All calls are recorded on worksheets and assigned to coordinators to ensure

they are referred to the appropriate area. All calls are acknowledged within ten working days and follow-up action is monitored.

**Don Van Dyke**, senior director of Customer Relations, sees the PIQC effort as a step towards making the entire Corporation — all employees — vital in terms of service. "Every employee plays a part in our ability to provide quality customer service. And Partners in Quality Change should make each of us better equipped to serve customers effectively."

## Private Business Viewpoints

**Carl Corsuti**, director of Private Business Claims, sees the PIQC effort as a partnership between

employees and management to rally the Corporation toward the goal of delivering superior customer service. He said the effort strives to help the Corporation improve the efficiency of its operation while improving the human side of the organization. "This human effort aims to increase employees' pride in their jobs and where they work, with the final result of taking excellent care of the customer," he said.

**Lynda Dedmon**, manager of Benefits Administration, said the PIQC effort is valuable because of the importance of ensuring open lines of communication between staff and management. Of staff she said, "They're the ones performing the job and they know what changes need to be made to make us better. With management's assistance, these changes can occur."

"A lot of credit needs to go to the Work Group," said **Ann O'Neal**, supervisor for Exam Entry. "They're the ones making it happen." She said that the key to the effort's success thus far is the top management support it is receiving. O'Neal noted an overall improvement in employee morale. She added, "We have a lot to do yet to see results of the effort delivered to the customer."



From left to right, the Partners in Quality Change Work Group Members are Cheryl Taylor, Industrial Engineering; Shelley Navarrete, Federal Customer Service; Linda Macina, Major Accounts; Jan-Jan Lam, Quality Control and Analysis; Carl Corsuti, Private Business Claims; Juanita Simmons, Organizational Personnel Development; Gloria Jenkins, Private Business Claims; and Patsy Gammons, Membership and Billing. Not pictured are Paul Killebrew, Customer Service; Rose Miller, Federal Customer Service; Martha Aderhold, Customer Service, and Gloria Duffy, Private Business Claims.





Harriet Lynn, supervisor in Enrollment, is seeing results from PIQC.

**Joyce Warner**, manager for State Group PPC Claims and Customer Service, described the PIQC effort as "refreshing for all." "Employees have been very receptive — they're actively buying into the effort. They're willing to buy into a program that encourages them to provide input and have some say in planning," she said.

Warner said she can see the influence of PIQC in the attitudes of employees and in their performance. "People want to do a good job and they're acting that out — that's what it's all about," she said.

When asked what kind of results might come from the effort, Warner said that there is tremendous potential for improvement, but that calls for a persistent ongoing effort.

"PIQC has started something exciting and employees have gotten involved," she said. "The bottom line is the need to follow up and follow through."

**Mario Rubio**, director of Membership and Billing, described the PIQC effort by comparing its objectives with the strategies behind two of the Corporation's recent advertising campaigns.

"We're taking the concepts behind 'Take A Closer Look' and 'We Hear You and We're Working on the Answers' and we're applying them to our internal audience rather than to customers," he said.

"These are great steps for PBO (Private Business Operations). We are all coming to realize that management and employees will either share success or share failure," he said. He attributes PIQC with stimulating that small measure of extra involvement that can make the dif-

ference in improving customer service. "I don't want it (PIQC) to get lost in the shuffle," he said, "because it's a very positive effort which promises a great return."

**Shelley Navarrete**, section leader of Federal Customer Service, felt that the primary obstacle for the PIQC effort was lack of definition. "A lot of employees were concerned at first — they worried that PIQC might be a head hunt — a study to determine how to cut staff and still produce." She added, "The purpose of the effort is to ensure the best service by bringing out the best in our people."

With the support of **Larry Payne**, vice president of Private Business Claims; **Don Van Dyke**, senior director of Customer Relations; and **Antonio Favino**, senior vice president of Operations the PIQC Work Group was established.

(Continued on Page 12)

## REFLECTING ON THE COMPANY

Ann Reid, analyst for Systems

"I was seventeen when I started working at Blue Cross and Blue Shield of Florida. I wanted to make something of myself, but I also wanted to see this company become better than any other, both as a corporation and as a place to work. There's a lot of room for growth, but I've seen many positive changes. It's rewarding to participate in the process — but patience is important."

John Slye, vice president for Legal Affairs and Corporate Secretary

"One of the biggest benefits of working for the Corporation is the privilege to be a part of a commitment to serve our fellow man through our mission of meeting peoples' health care needs. To me,

an important by-product of our business is working with a fine group of employees on a day-to-day basis. I cannot imagine a more satisfying career or work experience. The fact that we are moving into a different market environment, one where we must work every day to earn our customers' loyalty, only sharpens the need for us to constantly improve our performance and to put the customer first in everything that we do. If we don't, we don't deserve, as a company, to continue to exist. Frankly, I cannot think of a more rewarding career."

Dianne Davis, manager for Field Office Customer Support

"Since I came here in the twelfth grade, as a Diverse Educational Training (DET) student, the Corporation has been very good to me. We offer good products and good service, and we all strive for the most part to provide superior service. Even though we fall short sometimes, it's the persistent striving that makes this a positive place to be. For me, it's simple — I love Blue Cross and Blue Shield of Florida."

Woody Dowling, engineering maintenance technician for Facilities

"I've been with the company for eleven and a half years now. As a maintenance technician, I get to move around a lot and meet a lot of people; that's what keeps my job new. For me, the best thing about working for Blue Cross and Blue Shield is the excellent benefit package we receive."

Karlene Zink, analyst for Sales Administration

"The greatest feeling I've gotten from working here has been the sense of satisfaction that comes from helping out a customer. I used to deal directly with customers, and I found that if you're honest, caring, and take time to listen, you've got a satisfied customer regardless of the information they receive."



## The Celebration

ON THURSDAY, OCT. 24, THE CORPORATION CELEBRATED EMPLOYEE APPRECIATION DAY. DANCERS, SINGERS AND A DISC JOCKEY DESCENDED ON THE CORPORATE HEADQUARTERS IN JACKSONVILLE, AS DISTRICT OFFICES CELEBRATED IN THEIR OWN WAYS. THE THRUST OF THE CELEBRATION WAS CUSTOMER SERVICE. BANNERS AND A SHORT MUSICAL CALLED "BABES IN INSURANCE LAND" REPEATED THIS THEME. THE MUSICAL WAS VIDEO-TAPED AND IS AVAILABLE FOR DISTRICT OFFICES TO SHOW.

8



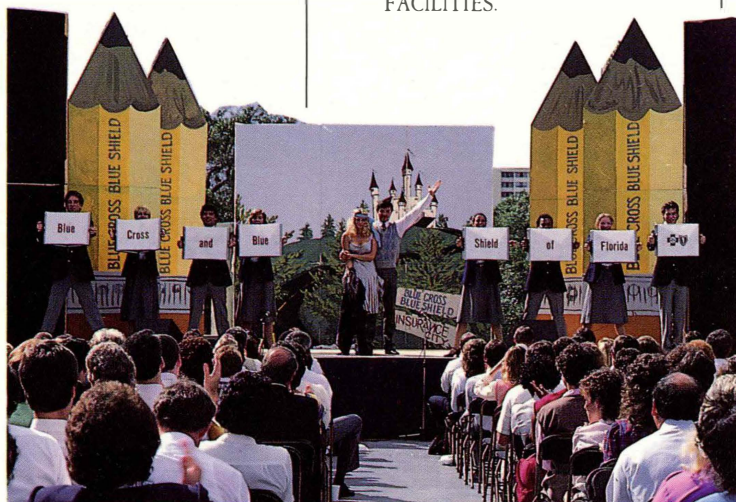
### Hooray for True Blue! ▲

TRUE BLUE OF BLUE CROSS AND BLUE SHIELD OF FLORIDA, THE HERO IN BABES IN INSURANCE LAND, RESCUES CONNIE SUMER FROM THE EVIL FORCES OF HARD AS A ROCK INSURANCE COMPANY.



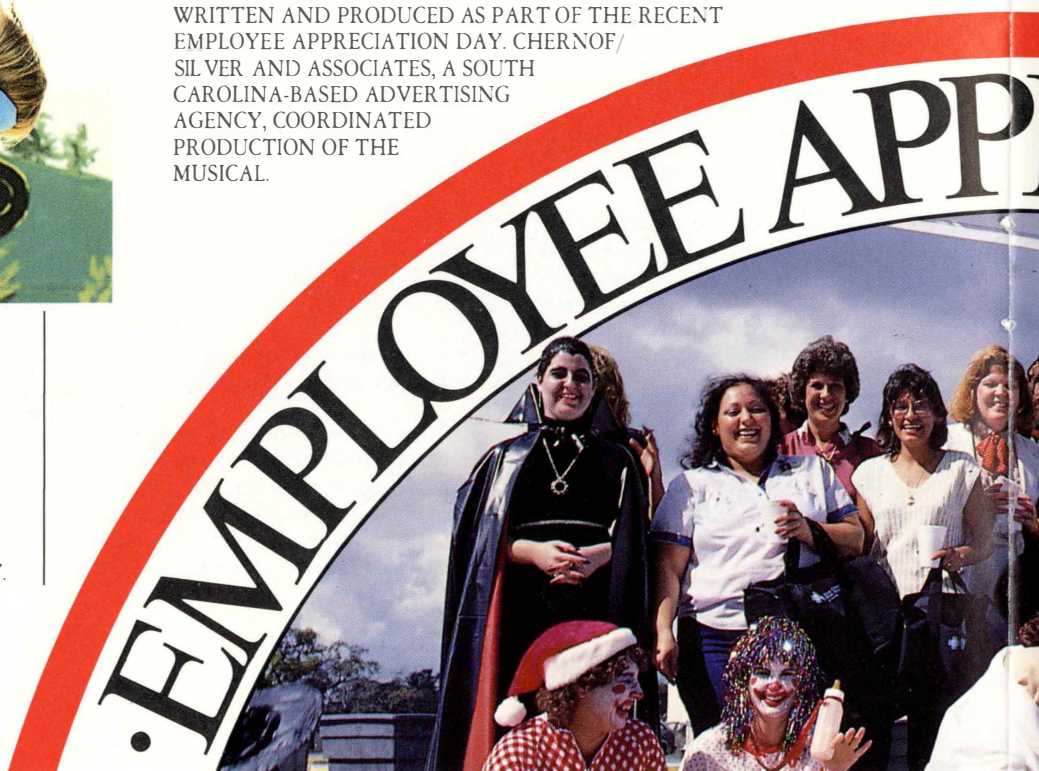
### Soaking up the Sun

EMPLOYEES GATHERED TO TAKE IN THE SHOW. FROM LEFT TO RIGHT ARE DAVID TRAYSER, INDUSTRIAL ENGINEERING SERVICES; LYNNE BLACKERBY, NATIONAL ACCOUNTS DISALLOW UNIT; DAVID HAYES, INDUSTRIAL ENGINEERING SERVICES; AND BECKY ROYCE, FACILITIES.



### Babes in Insurance Land ▲

BABES IN INSURANCE LAND, A MUSICAL WHICH SINGS THE PRAISES OF BLUE CROSS AND BLUE SHIELD OF FLORIDA, WAS WRITTEN AND PRODUCED AS PART OF THE RECENT EMPLOYEE APPRECIATION DAY. CHERNOF/SILVER AND ASSOCIATES, A SOUTH CAROLINA-BASED ADVERTISING AGENCY, COORDINATED PRODUCTION OF THE MUSICAL.







## Legal Dress Up ▶

JEANNE PENDARVIS, MEDICAL ANALYST FOR MEDICAL POLICY, KEPT AN EYE ON THE CROWD IN HER ENGLISH BOBBY COSTUME. SHE WAS ONE OF MANY EMPLOYEES WHO TOOK ADVANTAGE OF THE OPPORTUNITY TO DRESS UP FOR THE DAY.



## Getting Into the Spirit

EMPLOYEES GET INTO THE SPIRIT OF THINGS ON EMPLOYEE APPRECIATION DAY. STANDING ARE TANYA KOVACS, TERI SMALL, CLAUDIA MYERS, BETTY TOMAINO, YVONNE PARK, TAHEEM JACKSON, NANCY PALLADINO, RAYMOND ROWE, ANN COLLINS, STEVE DOWNING, AND BOBBY CARTER. SEATED FROM LEFT TO RIGHT ARE BARBARA WEDDING, VIKKI EGERMAN, PEGGY HOWARD, ELIJAH JACKSON, JOYCE JACKSON ZSA ZSA SIMMONS, AND EMMA FORDE. (WE'VE YET TO LOCATE THE LAST WOMAN IN THE ROW!) ▼



## ◀ Step Right Up, Folks!

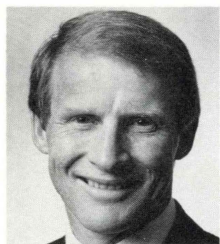
BILL CONDON, MANAGER OF THE CORPORATE LIBRARY AND INFORMATION CENTER AND EMCEE FOR THE SHOW, ENERGETICALLY CORRALLED EMPLOYEES BEFORE THE START OF EACH OF THE FIVE PERFORMANCES.

## Spinning the Tunes

DISC JOCKEYS FROM 97 WAIV FM RADIO STATION PROVIDED TUNES FOR THE GARAGE-TOP PICNIC. ▼







## Competitor Report

### Competition: A Catalyst For Change

By Ed O'Neil  
Northern Regional Director

Competition is not new. In the past, competition has prompted reactions in the marketplace, and we have been able to respond, improve and reposition ourselves. And, while the competitors' names are new, we still are competing with the same tools — our people. People establish relationships with the key suppliers, customers and regulators in the health care market. Positive professional relationships endure through market changes.

Recently competition from hospital corporations has stimulated the market. The hospital corporations, notably Humana, have entered the medical insurance market with a marginal pricing strategy. This pricing strategy takes advantage of the Corporation's acting as both financier and supplier and of low hospital occupancy rates.

For example, Humana Care Plus might charge a \$100 premium for hospital coverage which, on the face of it, costs \$150. The \$150 assumes 50 percent of the hospital beds are filled. If instead 75 percent of the beds were filled, it would cost the vertically integrated hospital corporation only \$100 per unit.

In the previous example, the hospital and insurance company are one corporation. They share all gains and losses. The corporation makes money while assuring the long-term survival of its hospitals in a currently over-bedded market.

The competitive threat of hospital corporation insurance programs is a catalyst for many of the cost containment initiatives we have un-

dertaken to reposition ourselves. Preferred Patient Care, Traditional Plus and Preadmission Certification programs are examples.

To compete with these hospital corporations, we are setting up "complete" networks — which offer consumers a variety of options — with significant discounts. While the hospital corporations will offer limitations, our networks will provide almost unrestricted access to the key providers in a community.

For example, in Jacksonville, Humana offers Humana of Orange Park as its major hospital. In contrast, our Preferred Provider network offers Humana, St. Vincent's, Baptist and Memorial. These four hospitals account for over 50 percent of the hospital beds in the city. The network also has over 30 percent of the area's physicians.

Covering the state with a complete network is a strong long-range strategy. But the question remains: "How can we compete with someone who can drop their price by 20 to 40 percent to buy business on price alone?"

Medical care is a local issue. Not all of the Florida market is ready for a change to restrictions at any discount. Change tends to be more readily accepted in the major urban market. Also, some groups, such as municipalities and school boards, are hesitant to force their employees into a medical insurance program with significant penalties and limitations. The resultant employee reactions might be politically unattractive.

Because medical care is a local issue, we can use the relationships developed with hospitals, physicians, and community and business leaders to influence choices. We need to use any local forum available to us, including presentations and speakers' bureaus, to discuss the limitations of hospital corporation coverage.

Often those limitations are not immediately apparent. Humana claims no restrictions on physicians; this is not accurate. Supposedly physicians are granted temporary privileges. However, they are not granted temporary

privileges for surgery. And about 40 percent of hospitalizations are for surgery. Although physicians receive temporary privileges for non-surgical admissions, there are associated disadvantages. The physician usually has ongoing privileges at another hospital and, in a climate of malpractice paranoia, would prefer practicing medicine in the familiar setting. Also, the "temporary" physician must practice under the review of a hospital corporation physician.

We need to remember that competition is a catalyst only. It produces changes in us, in the market, and in products. Economists forecast that, in ten years, instead of the 600 or so insurance companies, the health care marketplace will consist of three hospital corporations and ten insurance companies. We will be there, selling the quality and breadth of our networks, along with other major insurers.



## Bibliomania

The "ing" Syndrome  
by Bill Condon, Manager,  
Corporate Information Center

Through all the years that I have been merrily parenting, interfacing, bonding, mentoring (and, on some few parlous occasions, stonewalling), my wife Jane, I discovered only last week, was busily teaching.



It had been my nonsensical assumption that what she had been flailing away at for over eighteen angst-filled years was teaching, but that was before I read a recent Time magazine piece on the current awful state of education in the republic.

According to Time, there are new complaints about "teachering," rumbling across the length and breadth of the land.

This dreadful newly coined word is the latest in what has become an awesomely long list of junk words that clutter up what is left of our battered and bruised mother tongue.

What we are witnessing, fellow word lovers, is the "jargoning of America."

The perpetrators of these pseudo-scientific junk words lurk in the murky corridors of the Pentagon, in the Babel-like towers of Congress, in dank TV news studios, and in every social science classroom in the nation.

Of all the contributors to the torrent of tripe, the worst offenders—hands down—are the social scientists (why, the very title is aptly contradictory).

I believe, in fact, that the whole ghastly business of turning an already perfectly fine word into yet another new word can be laid at the leaden feet of the social scientists. I refer to the numerous new courses, bearing neat new labels such as "parenting" (single, or in some rare cases, double) or "bonding", which have triggered a nationwide rash of "ings".

I am amazed that the profession of acting has not been rechristened hamboning, or that Ronald Reagan has not been accused by Tip O'Neil of doing a lousy job of presidenting.

The blight is spreading so rapidly that it is only a matter of days, surely, before a new revised standard English edition of the Bible advises us that what God was up to those first six chore-filled days was creating the universe.

I do hope the teachering of English improves while there are still some decent examples left in print to use in the process.

## NAD Busters Sing While They Work



NAD Busters get ready to sing their theme song. Pictured are pianist Eva Douglas, Michael Malone, Lynne Blackerby, Joanne Simpkins, Peggy Farinas, Twanda Haywood, Gail Shepherd, Toni Mills, Deborah Cummings, Paula McKenna, Doug Powell, Nancy Brackett, Wilhelmenia Ross, Bob Hanner, Rob Chattopadhyay, Cathy Roberts, Betty Demick, Marilyn Meredith, Vivian Golden, Sebrina Wilder, Murvel Drayton, Florine Newkirk, and Patrice King. Not pictured: Cindy Wolfe, Celestine Thornton, Jamelle Pearson, Gwen Goggins, Gail Elsey, and Lorensen Blow.

The National Accounts Disallow Unit (NADU) celebrated its first anniversary of operation last July.

The NAD Busters have lived up to their name. The rate of in-house disallowed claims has been brought down from a high of 31 percent in August 1984 to a low of two percent in June 1985. And, according to **Doug Powell**, manager for National Accounts Disallow, the NAD Busters are maintaining this low rate.

"For every national account claim paid, only two percent become disallowed in-house," said Powell. "In fact, for June 1985, the Florida Plan had the fourth best prebilling (in-house disallow) rate of all Plans," he added.

In addition, staff members have been visiting Control Plans to better negotiate workable solutions to the Control Plan disallow problem. This direct approach is drawing tangible results, said Powell.

For example, when the NAD Busters visited the Boston Plan, they returned with a \$300,000 advance payment for disallowed claims. "The Boston Plan saw problems in their system and paid up as a result," said Powell.

The NAD Busters are currently engaged in negotiating with various Control Plans so they can make a

joint effort to reduce the Control Plan disallow rate. However, for in-house disallows, the unit has met or exceeded all of its goals, said Powell.

In July, NAD Busters celebrated their first anniversary and held a party inviting family and friends from various parts of the Corporation. As a part of the celebration, they gathered around a piano to sing their "theme" song to the tune of Ghost Busters. Lyrics were drafted by Eva Douglas.

### NAD Busters

Verse 1:

There's something strange  
with your disallows.

Who you gonna call?

"NAD Busters!"

There's something weird,  
and it don't look good.

Who you gonna call?

"NAD Busters!"

(I ain't afraid of no disallows!)

Verse 2:

You're seeing things  
from those other Plans.

Who you gonna call?

"NAD Busters!"

When you need help,  
and you need it bad.

Who you gonna call?

"NAD Busters!"

(Repeat) Who you gonna call?

"NAD Busters!"



## Children Sponsored for Peter and the Wolf



Bill Condon, manager of the Corporate Library and Information Center, presented a check, on behalf of the Corporation, to Dr. Mary Louise Shannon of the Foster Parents Association.

## Plan Hosts Phoenix User Group

The Corporation hosted the quarterly meeting of the Florida PHOENIX Users Group on Nov. 13. According to **Jim McRae**, the PHOENIX System supervisor for Blue Cross and Blue Shield of Florida, the meetings provide a forum for sharing ideas relating to PHOENIX. Meeting attendees came from numerous companies throughout the state.

The Plan's computer-based training began with the purchase of Goal Systems' PHOENIX System in 1983. While additional courses may be purchased from outside vendors for loading onto the Corporation's PHOENIX System, McRae said the Plan generally writes its own courses customized to address specific employee training needs.

**Nancy Fileger**, PHOENIX author for Private Business Training, evaluated vendor software. Fileger is responsible for writing many of the Florida Plan's PHOENIX courses.

**John Brooks**, manager of Computer-Based Training for Publix Markets in Lakeland, was guest speaker for the meeting. Brooks presented a talk "Animation in a PHOENIX Course."

## PARTNERS IN QUALITY CHANGE

(Continued from Page 7)

The Work Group, consisting of both clerical and professional staff as well as various management levels (supervisor to director), faced the initial task of designing the project and defining its purpose. That the effort wasn't outlined and designed in advance by management reflects strong commitment to gain support from "people on the front lines serving our customers."

Navarette said the Work Group has gathered information through surveys and interviews as well as through informal conversations with employees. Currently the Work Group is analyzing that information. She said, "I think it's a bigger job than any of us anticipated, especially considering the response we've gotten." She said they will communicate their findings as quickly as possible.

Navarette was able to share one conclusion: "Everyone wants their job to not be a burden. They want to

come in, work their eight hours and go home knowing that they've been very productive." She said that's what PIQC is all about — helping people find ways to do their job better.

**Harriet Lynn**, supervisor in Enrollment, observed that many employees were at first somewhat hesitant to share their ideas and concerns through PIQC. "It has taken a long time for employees to realize that it's okay to tell your manager how you feel about work issues," she said. She stressed the value of senior management keeping channels open. "Employees pick up on that willingness to listen and they're definitely noticing it through the PIQC effort," she said.

The effort has increased overall awareness in her area. Two-way meetings are being used in part for cross-training. Different employees are responsible for explaining their job functions so that in the event of an absence the rest of the team can carry on. "Employees have learned to take ownership of two-way communication meetings while learning more about their jobs and how they interrelate with other areas," she said.

## Plan Sponsors Employee Fitness Day



The Corporation offered fitness testing to all employees on Oct. 21 to observe the first Florida Employee Fitness Day. Taking a breather after sit-ups is Larry Bold, manager for Basic Systems.



## Corporate Team Wins Bike Race



Ann Marie Debs, Utilization Management; Bill Radler, Corporate Research; and Chandler Burroughs, Corporate Planning, placed first in the corporate division of the 8th Annual Riverside Avondale Preservation (RAP) Bike Race on Sunday, Sept. 29.

The team captured first place with a 57-second lead. Up to four racers could represent each corporation with the three best times added together for a final time.

The race was co-sponsored by RAP, Blue Cross and Blue Shield of Florida and HEALTH OPTIONS of Jacksonville.

## Holder Nears Goal

Suellen Holder, personnel assistant in Personnel, served as Blue Cross and Blue Shield of Florida's loaned executive for the 1985-86 United Way Campaign. Her goal was to raise \$205,000 for local United Way agencies. Holder called on 49 businesses locally, and, through their pledges, she achieved 95 percent of her goal.

Holder said the businesses ranged in size from ten employees to over 3,000 at Blue Cross and Blue Shield of Florida, her largest account. She said the experience was very enjoyable and that she would love to serve as loaned executive again.

Holder obviously rose to the challenge of her temporary assignment. "Some of the 'number two' companies — those without a history of giving — contributed this year," she said.

## NEWS FLASH

**Jean McComb**, manager of Corporate Communications, was a panelist at a recent seminar sponsored by the Northeast Florida Chapter of the Public Relations Society of America ... On October 25th, **Antonio Favino**, senior vice president for Operations, attended a kickoff party for customer service representatives. The combination celebration/pep rally marked the start of open season for FEP contracts ... **Tony Benevento**, manager for Customer Service, was appointed to the Insurance Commissioner's Agents Advisory Board in October ... Blue Cross and Blue Shield of Florida surpassed its \$140,000 goal for United Way giving. Employees pledged more than \$140,363 — Thank you!

## It's Showtime... Almost

Rehearsals for the 1985 Toys For Tots Variety Show are under way. Performances are scheduled for 2 p.m. and 8 p.m. Dec. 6 and 7 in the Little Theater of the Jacksonville Civic Auditorium. Tickets will be on sale from Nov. 25 through Dec. 7. Price of each ticket is one new toy.

According to **Bob Mahoney**, Industrial Engineering Services, who is responsible for organizing the backstage crew, the show features appearances by some old favorites — the Exceptional Voices, the Chipmunks, and Alan Monte — as well as new comedy acts and a square dance number.

A total of nineteen acts including the finale and cast numbers are lined up. The annual show in its eleventh year is codirected by **Anna Tyner**, Production and Change Control, and **Diane Kirkland**, InterPlan Accounts Receivable. The cast dance number is choreographed by **Lisa Peyton**, Professional and Provider Services.



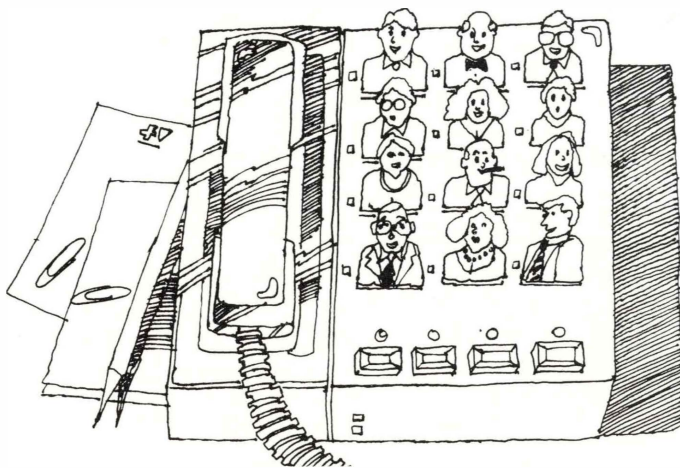
(Continued from Page 5)

In the past, group renewals or the addition of new groups wanting non-standard benefits generated the need to alter the system's programming logic, according to Dedmon. "The CBN project has resulted in a user-maintained file with the flexibility to key in changes and additions on the CRTs and to process claims without program changes," she said.

The CBN project also resulted in the redesign of the screen format for the patient master file which lists deductibles, copayments and out-of-pocket expenses. Dedmon said that the line areas in the claims and customer service areas are finding the format helpful.



## Telemarketing Unit in Full Swing



Telemarketing was established as a permanent department in January of this year to sell Complementary Coverage. The Telemarketing Sales Representatives are meeting their sales goals.

One goal for 1985 is to achieve a 15 percent closure rate — to have 15 percent of all contacts result in a sale. According to **Rochelle Alford**, Telemarketing has experienced a year-to-date closure rate of 16 percent.

Alford described the telemarketing process as a cost-effective way to mass market. "We're meeting the needs of a special market segment," said Alford. "And we're able to address this market at a low cost since we don't incur the same overhead expenses associated with outside sales agents."

Telemarketing Customer Service Representatives receive calls from the incoming WATS line. These representatives screen and qualify prospects. Qualified prospects are mailed a fulfillment kit which will be followed by a sales call from a Telemarketing Sales Representative.

The Telemarketing Sales Representatives, who are licensed sales agents, utilize a dedicated outgoing WATS line to contact prospects. The TSR's make a common practice of calling prospects several times. "The typical sale is not completed

before the fourth call," said Alford.

The Telemarketing Department has met 89 percent of its sales goals for 1985. As an up-and-coming department supporting all direct markets, it is expected to be expanded in 1986.

## Newspaper Insert Targets Customers

"Currently the Corporation is seeing tremendous results from an insert which promotes both over-65 and under-65 direct pay products," said **Bill Simek**, manager of Direct Response Advertising.

The insert, maintaining that "Different Kinds of People Need Different Kinds of Coverage," has been used since the end of July.

Combined response from reply cards and toll-free calls has been much better than projected. According to **Rochelle Alford**, supervisor of Telemarketing, between Aug. 1 and Sept. 30, the insert generated over 10,000 leads.

## Use of Inserts Rises

The use of free-standing newspaper inserts is a rapidly growing form of advertising. The inserts, which include catalogues from local retail-

ers, coupon booklets and pamphlets, are printed independently of newspapers and are then inserted before the newspaper is distributed.

According to Simek, seven billion inserts were used in the United States in 1970 compared to 51 billion in 1984.

"This growth is due primarily to printing economies, target marketing capabilities, and the creative freedom that allows advertisers to present their products and services in a color format that suits their needs," said Simek. "But the most important reason for the increase is that newspaper inserts work," he added.

## Corporation Concentrates Efforts

The Corporation carefully targets zip codes and zones in Florida. Another benefit of this type of advertising, according to Simek, is that a particular segment of the population may be targeted according to income, age or other lifestyle factors. This target advertising often may be implemented for several months before competitors are made aware of the area-specific advertising effort.

Also, because the user of inserts can choose specific population zones of people with characteristics similar to those of the ideal target customer, the advertising dollar is spent effectively. "For example, by making use of detailed census information, we can pinpoint zones or zip code areas with higher concentrations of the over-65 population," said Simek. "We could then improve the rate of inquiry response for advertising dollars spent promoting over-65 products in such areas."

Simek stressed that insert advertising works best when used together with other types of advertising including radio, television, print and direct mail.

"We need to continually reinforce our presence and message," said Simek. He said this will encourage potential customers to use the Corporation's toll-free number and business reply cards.



## New Employees

**Elizabeth Allen**  
Claims Examiner A  
Medicare B Claims Examining

**Karla Anderson**  
Claims Examiner A  
Medicare B Claims Examining

**Lisa Aslan**  
Claims Examiner A  
Medicare B Claims Examining

**Alice Ballard**  
Claims Examiner  
Medicare B Claims Examining

**Cindy Batten**  
Clerk B  
Medicare B Mail Operations

**Adriane Bevel**  
Claims Examiner A  
Medicare B Claims Examining

**Patricia Brannen**  
Claims Examiner A  
Medicare B Claims Examining

**Billy Brown**  
File Clerk  
Group Direct Market Support

**Tonya Brown**  
Claims Examiner A  
Medicare B Claims Examining

**Eric Chambers**  
Claims Examiner A  
Medicare B Claims Examining

**Donna Chilson**  
Secretary B  
ADS HMO #9 — Gainesville

**Phillip Church**  
Programmer Analyst  
Application System PBO

**Marsha Clevenger**  
Accountant I  
ADS New Development — Orlando

**Linda Crivelli**  
Secretary A  
Rating & Underwriting

**Charlotte Cummings**  
Sales Representative  
Miami District Office

**Carol Deckerhoff**  
Claims Examiner A  
Medicare B Claims Examining

**Marlea Dixon**  
Micrographics Production Clerk  
Filming Source & Front End

**Shirley D'Learo**  
Direct Sales Specialist  
Direct Sales — Under 65

**Anne Doscher**  
Claims Examiner A  
Medicare B Claims Examining

**Patricia Dubose**  
Field Group Specialist  
Tallahassee District Office

**Cynetta Faulkner**  
Claims Examiner A  
Medicare B Claims Examining

**Janice Fletcher**  
Claims Examiner B  
State Group Claims — Unit II

**Donna Gandionco**  
Claims Examiner A  
Medicare B Claims Examining

**Tamara Gates**  
Clerk Typist B  
Government Relations

**Marilyn Gillen**  
Sr. Sales Representative  
ADS — HMO #6

**Patricia Griffin**  
Secretary B  
Product Development & Planning

**Maribeth Grokhowsky**  
Sales Representative  
Ft. Lauderdale District Office

**Russell Heissler**  
Cleaner  
Custodian Services

**Harriet Higginbotham**  
Secretary A  
National Accounts & Critical Inquiries

**Shandra Hill**  
Claims Examiner A  
Medicare B Claims Examining

**D. Keith Hilley**  
Programmer/Analyst  
Director Systems Support

**Kathlynn Hinely**  
Claims Examiner B  
FEP Basic Claims Processing

**Bonnie Hodge**  
Claims Examiner A  
Medicare B Claims Examining

**Theresa Hoffman**  
Claims Examiner A  
Medicare B Claims Examining

**Wilmar Holder Jr.**  
Programmer Analyst  
Director Systems Support

**Jacqueline Honors**  
Claims Examiner A  
Medicare B Claims Examining

**Brenda Lee Johnson**  
Claims Examiner A  
Medicare B Claims Examining

**Denise Jones**  
Claims Examiner A  
Medicare B Claims Examining

**Marvin Kaplan**  
Manager Manual Systems N Methods  
Industrial Engineering Services

**Elaine Knopsnyder**  
Sr. Systems Analyst EDP  
Direct Advanced Business Systems Planning

**Eric Laney**  
Claims Examiner A  
Medicare B Claims Examining

**Gayle Larsen**  
Utilization Review Coordinator  
ADS Chargeback HOJ

**John Lee**  
Health Industry Analyst  
Health Care Analysis

**Denise Leist**  
Claims Examiner B  
FEP Basic Claims Processing

**Kathryn Lord**  
Field Group Specialist  
Direct PP Central Region

**Robert Malcolm**  
Planning Analyst Corp. Planning PRF  
Corporate Planning

**Lisa McDown**  
Claims Examiner A  
Medicare B Claims Examining

**Mollie McKay**  
Micrographics Production Clerk  
Returns & Claims Preparation

**Renee McTaw**  
Claims Examiner A  
Medicare B Claims Examining

**Angelita Merritt**  
Claims Examiner B  
State Group Claims — Unit II

**Janet Morris**  
Supervisor Basic Claims  
FEP Basic Claims Processing

**Steven Olson**  
Sr. Sales Representative  
ADS New Development — Tampa

**Denise Orr**  
Documentation Clerk  
Director Systems Support

**Rhonda Osborne**  
Claims Examiner A  
Medicare B Claims Examining

**Ervin Paden**  
Direct Income Processor  
Cashiers

**Edward Pate Jr.**  
Claims Examiner A  
Medicare B Claims Examining

**Gwendolyn Pollock**  
Claims Examiner A  
Medicare B Claims Examining

**Delores Reddish**  
Claims Examiner A  
Medicare B Claims Examining

**Ruby Reed**  
Clerk B  
FEP Basic Claims Processing

**Joyce Reynolds**  
Director Finance — HMO  
ADS New Development — Pensacola

**Judy Robinson**  
Claims Examiner A  
Medicare B Claims Examining

**Beverly Russell**  
Utilization Review Coordinator  
HMO - Gainesville

**Kathy Slaysman**  
Claims Examiner A  
Medicare B Claims Examining

**Karen Smiley**  
Claims Examiner A  
Medicare B Claims Examining

**James Smith**  
Director Finance — HMO  
ADS New Development — Tampa

**Cynthia Spivey**  
Claims Examiner A  
Medicare B Claims Examining

**Deborah Standley**  
Claims Examiner A  
Medicare B Claims Examining

**Barbara Story**  
Member-Provider Relations — HMO  
ADS New Development — Pensacola

**Dawn Strausser**  
Claims Examiner A  
Medicare B Claims Examining

**Edward Sullivan**  
Claims Examiner  
Medicare B Claims Examining

**Thomas Taegel**  
Programmer B  
Application System PBO

**Glenda Taylor**  
Claims Examiner A  
Medicare B Claims Examining

**Howard Thompson**  
Programmer/Analyst  
Director Systems Support

**David Trayser**  
Methods Analyst II  
Industrial Engineering Services

**Donald VanDyke**  
Director Customer Service  
VP Customer Relations

**Alice Vesely**  
Secretary B  
ADS - HMO #6

**Christine Walker**  
Claims Examiner A  
Medicare B Claims Examining



## CORPORATE FAMILY

**Sarah Wallace**  
Sr. Training Coordinator  
Corp. Project Development

**Rosa Weston**  
Claims Examiner A  
Medicare B Claims Examining

**Zina Wheatley**  
Clerk Typist A  
HMO Development — Health Options

**Catherine White**  
Screening Clerk  
Private Business Claims Adjudication

**Cheryl Wiley**  
Claims Examiner A  
Medicare B Claims Examining

**Leslie Williams**  
Supervisor Medicare B Communications  
Medicare B Communications — Unit V

**Shirl Williams**  
Claims Examiner B  
State Group Claims — Unit II

**Carmen Wise**  
Field Group Specialist  
Tallahassee District Office

**Cynthia Worthy**  
Claims Examiner A  
Medicare B Claims Examining

**Nancy Wright**  
Claims Examiner A  
Medicare B Claims Examining

**Judith Yeaton**  
Claims Examiner A  
Medicare B Claims Examining

**Norma Zimmer**  
Claims Examiner A  
Medicare B Claims Examining

### Service Anniversaries

#### 5 Years

**Susan Barnes**  
Central Region Major Accounts

**Mavis Bush**  
Local Group Inquiries

**Judy Chapman**  
Medicare B Claims Examining

**Julie Huffingham**  
Director Performance Analysis

**Brenda Jackson**  
Private Business Claim Preparation

**Lisa Lewis**  
Membership & Billing  
North & Central Regions

**Linda Macina**  
Northern Region Major Accounts

**Spero Saxon**  
Application System PBO

**Elaine Zujko**  
Coral Gables Audit Branch

#### 10 Years

**Barbara Benevento**  
Director — Physician Relations

**Robert Clark**  
Director PPO — Western Region

**Charles Council Jr.**  
Industrial Engineering Services

**Susan Delaney**  
Management Systems

**Remell Howard**  
Network Operations

**Toni Howard**  
Medicare B Communications Unit VI

**Johnny Jones**  
Safety & Security

**Barbara Lee**  
Direct Market Inquiries

**Michael Mallard**  
Direct Market Income & Billing

**Dorthell Mason**  
Medicare B Microfilm Retrieval & Staging

**Marylin Meredith**  
NPC Disallows

**Allison Rose**  
Operation Support

**Sandra White**  
Utilization Management — Operation I

#### 15 Years

**Cathy Callahan**  
Finance

**Marlene Fowler**  
Hospital Charge Audit — Northern

**Ronell Garrett**  
Statistical

**Annie Green**  
Rating & Underwriting

**Sharon Hill**  
Direct Market Inquiry

**Evonnia Kelly**  
Medicare B Telephone Communications Unit V

**Cassandra McCollough**  
Payroll

**Shirley McKinney**  
Direct Market Inquiries

**Harriet Parker**  
Medicare B Telephone Communications Unit II

**Christene Robinson**  
Inquiry Control

**Virginia Smith**  
Inpatient Processing Section

#### 20 Years

**Claudia Blom**  
Executive Secretary B  
Senior VP Government Program Operations

**Edwin Zittrower**  
Medicare B Mail Operations

### Promotions

**Clyde Beaugrand** promoted to  
Sr. Sales Representative  
St. Pete District Office

**David Cornwell** promoted to  
Auditor III  
Jacksonville Audit Branch

**Karen Edwards** promoted to  
Secretary B  
Application System PBO

**Debora Fleming** promoted to  
Executive Secretary A  
VP Information/Facilities Services

**Suzanne Gregorini** promoted to  
Sr. Sales Representative  
St. Pete District Office

**Michael Liebl** promoted to  
Supervisor Microforms Systems  
Private Business Claims Preparation

**Judith Marsh** promoted to  
Auditor IV  
Jacksonville Audit Branch

**Sara Martin** promoted to  
Secretary B  
Software Development

**Kim Munyan** promoted to  
Section Leader IX  
Central Certification/Recproc.

**Marc Newton** promoted to  
Claims Examiner C  
Central Certification/Recproc.

**Cynthia Selman** promoted to  
Health Industry Analyst  
Utilization Management — Operation I

**Melinda Sieg** promoted to  
Claims Examiner A  
Medicare B Claims Examining

**Phillip Sikora** promoted to  
Sr. Quality Control Specialist  
Quality Assurance

**Linda Uzzle** promoted to  
Auditor III  
Jacksonville Audit Branch

**Victoria Wiles** promoted to  
Claims Examiner B  
Inter Plan Claims

**Mary Williams** promoted to  
Group Enrollment Master Examiner  
Membership/Billing Southern Region & Na.

**Randy Williams** promoted to  
Supervisor Medicare B Claims Processing  
Medicare B Claims Examining

**Sharon Wise** promoted to  
Provider Utilization Review Controller  
Medicare A Utilization Review

### Transfers

**Vickie Deville** transferred to  
Medical Secondary Pay Coordinator  
Medicare B Secondary Payer

**Kimberly Edgerley** transferred to  
Quality Analyst  
Medicare B Communications — Quality Audit/IX

**Joanne Garrett** transferred to  
Customer Service Rep. B  
Medicare B Telephone Communications — Unit III

**Ethel Miranda** transferred to  
Quality Analyst  
Medicare B Communications — Quality Audit/IX

**Nancy Palladino** transferred to  
Supervisor Claims & Customer Service  
PPO Claims & Customer Service

**Janet Stanko** transferred to  
ADS Development Specialist  
ADS Government Programs



**Blue Cross  
Blue Shield**  
of Florida

P. O. Box 1798  
Jacksonville, Florida 32231-0014

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